

Fill in this information to identify the case:

Debtor 1 Raymond Beecher Collyear, Sr.

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Indiana

Case number 16-08659-JMC-13

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as Trustee
Name of creditor: of Yurt Series IV Trust

Court claim no. (if known): 6

Last 4 digits of any number you use to
identify the debtor's account:

0 6 3 6

Date of payment change:

Must be at least 21 days after date
of this notice

07/01/2021

New total payment:

\$ 848.91

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: Change in escrow.

Current escrow payment: \$ 229.58

New escrow payment: \$ 216.17

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Raymond Beecher Collyear, Sr.
First Name Middle Name Last NameCase number (if known) 16-08659-JMC-13**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Michelle R. Ghidotti-Gonsalves

Signature

Date 05/27/2021

Print: Michelle R. Ghidotti-Gonsalves

First Name Middle Name Last Name

Title Authorized Agent for Secured Creditor

Company Ghidotti Berger, LLP

Address 1920 Old Tustin Ave.

Number Street

Santa Ana

City

CA

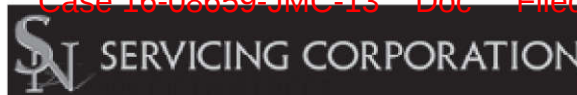
State

92705

ZIP Code

Contact phone 949-427-2010

Email bknotifications@ghidottiberger.com



EUREKA CA 95501

(800) 603-0836

Para Español, Ext. 2660, 2643 o 2772

8:00 a.m. - 5:00 p.m. Pacific Time

Main Office NMLS #5985

Branch Office NMLS #9785

RAYMOND B COLLYEAR
6421 W 13TH ST
INDIANAPOLIS IN 46214

Analysis Date: May 12, 2021

Final

Property Address: 6421 WEST 13TH STREET INDIANAPOLIS, IN 46214

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Account History**

This is a statement of actual activity in your escrow account from Jan 2021 to June 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jul 01, 2021:
Principal & Interest Pmt:	632.74	632.74
Escrow Payment:	229.58	216.17
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$862.32	\$848.91

Escrow Balance Calculation	
Due Date:	Jun 01, 2021
Escrow Balance:	369.25
Anticipated Pmts to Escrow:	229.58
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$598.83

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	1,108.87
Jan 2021		459.16		*		0.00	1,568.03
Feb 2021		229.58		*		0.00	1,797.61
Mar 2021		229.58		*		0.00	2,027.19
Mar 2021			1,087.00	*	* Homeowners Policy	0.00	940.19
Apr 2021		229.58		*		0.00	1,169.77
Apr 2021			800.52	*	* County Tax	0.00	369.25
					Anticipated Transactions	0.00	369.25
Jun 2021		229.58					598.83
	\$0.00	\$1,377.48	\$0.00	\$1,887.52			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: May 12, 2021

Final

Borrower: RAYMOND B COLLYEAR

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	598.83	648.45
Jul 2021	216.17			815.00	864.62
Aug 2021	216.17			1,031.17	1,080.79
Sep 2021	216.17			1,247.34	1,296.96
Oct 2021	216.17			1,463.51	1,513.13
Nov 2021	216.17	706.47	County Tax	973.21	1,022.83
Dec 2021	216.17			1,189.38	1,239.00
Jan 2022	216.17			1,405.55	1,455.17
Feb 2022	216.17			1,621.72	1,671.34
Mar 2022	216.17			1,837.89	1,887.51
Apr 2022	216.17	1,087.00	Homeowners Policy	967.06	1,016.68
May 2022	216.17	800.52	County Tax	382.71	432.33
Jun 2022	216.17			598.88	648.50
	<u>\$2,594.04</u>	<u>\$2,593.99</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 432.33. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 432.33 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 598.83. Your starting balance (escrow balance required) according to this analysis should be \$648.45. This means you have a shortage of 49.62. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 2,593.99. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

Analysis Date: May 12, 2021

Final

Borrower: RAYMOND B COLLYEAR

Loan: XXXXXXXXXX**New Escrow Payment Calculation**

Unadjusted Escrow Payment	216.17
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$216.17</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

CERTIFICATE OF SERVICE

On May 27, 2021, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR(S)

Anderson Ray White gloyeskilawin@hotmail.com

TRUSTEE

John Morgan Hauber ecfmail@hauber13.com

US TRUSTEE

US Trustee ustpreion10.in.ecf@usdoj.gov

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Brandy Carroll

Brandy Carroll

On May 27, 2021, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

Debtor(s) Raymond Beecher Collyear, Sr. 6421 W 13th Street Indianapolis, IN 46214	
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Brandy Carroll

Brandy Carroll